

**TÜRKİYE HALK BANKASI A.Ş. CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)**

THOUSANDS OF TRY							
ASSETS	Disc.	Reviewed			Audited		
		CURRENT PERIOD			PRIOR PERIOD		
		TRY	FC	Total	TRY	FC	Total
<b>I. CASH AND BALANCES WITH THE CENTRAL BANK</b>	(1)	<b>2.028.821</b>	<b>1.289.358</b>	<b>3.318.179</b>	<b>1.694.368</b>	<b>1.314.931</b>	<b>3.009.299</b>
<b>II.FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT AND LOSS (Net)</b>	(2)	<b>17.943</b>	<b>33.315</b>	<b>51.258</b>	<b>25.627</b>	<b>89.138</b>	<b>114.765</b>
2.1.Trading Financial Assets		17.943	33.315	51.258	25.627	89.138	114.765
2.1.1.Public Sector Debt Securities		16.259	7.924	24.183	24.855	9.866	34.721
2.1.2.Share Certificates		-	-	-	-	-	-
2.1.3.Financial Assets Held for Trading		-	25.299	25.299	-	79.182	79.182
2.1.4.Other Marketable Securities		1.684	92	1.776	772	90	862
2.2.Financial Assets at Fair Value Through Profit and Loss		-	-	-	-	-	-
2.2.1.Public Sector Debt Securities		-	-	-	-	-	-
2.2.2.Share Certificates		-	-	-	-	-	-
2.2.3.Loans		-	-	-	-	-	-
2.2.4.Other Marketable Securities		-	-	-	-	-	-
<b>III. BANKS</b>	(3)	<b>25.323</b>	<b>831.093</b>	<b>856.416</b>	<b>51.361</b>	<b>2.067.973</b>	<b>2.119.334</b>
<b>IV. MONEY MARKET PLACEMENTS</b>		<b>2.889</b>	-	<b>2.889</b>	-	-	-
4.1.Interbank Money Market Placements		-	-	-	-	-	-
4.2.Istanbul Stock Exchange Money Market Placements		714	-	714	-	-	-
4.3.Receivables from Reverse Repurchase Agreements		2.175	-	2.175	-	-	-
<b>V.FINANCIAL ASSETS AVAILABLE FOR SALE (Net)</b>	(4)	<b>2.749.159</b>	<b>1.299.362</b>	<b>4.048.521</b>	<b>1.581.436</b>	<b>778.466</b>	<b>2.359.902</b>
5.1.Sermayede Payı Temsil Eden Menkul Değerler		4.405	7.273	11.678	4.203	7.125	11.328
5.2.Public Sector Debt Securities		2.744.754	1.292.089	4.036.843	1.577.233	771.341	2.348.574
5.3.Other Marketable Securities		-	-	-	-	-	-
<b>VI. LOANS</b>	(5)	<b>22.177.783</b>	<b>8.334.296</b>	<b>30.512.079</b>	<b>19.296.864</b>	<b>6.539.434</b>	<b>25.836.298</b>
6.1.Loans		21.878.217	8.334.296	30.212.513	19.083.351	6.539.434	25.622.785
6.1.1.Loans Extended to Risk Group of the Bank		1.135	47.940	49.075	1.695	78.451	80.146
6.1.2.Public Sector Debt Securities		-	-	-	-	-	-
6.1.3.Other		21.877.082	8.286.356	30.163.438	19.081.656	6.460.983	25.542.639
6.2.Loans under follow-up		1.586.153	-	1.586.153	1.251.362	-	1.251.362
6.3.Specific provisions (-)		1.286.587	-	1.286.587	1.037.849	-	1.037.849
<b>VII. FACTORING RECEIVABLES</b>		-	-	-	-	-	-
<b>VIII. HELD TO MATURITY INVESTMENTS (Net)</b>	(6)	<b>13.737.192</b>	<b>2.588.073</b>	<b>16.325.265</b>	<b>13.679.970</b>	<b>2.178.912</b>	<b>15.858.882</b>
8.1.Public Sector Debt Securities		13.737.192	2.588.073	16.325.265	13.679.970	2.178.912	15.858.882
8.2.Other Marketable Securities		-	-	-	-	-	-
<b>IX. INVESTMENTS IN ASSOCIATES (Net)</b>	(7)	<b>46.751</b>	<b>128.323</b>	<b>175.074</b>	<b>42.031</b>	<b>122.576</b>	<b>164.607</b>
9.1.Accounted with Equity Method		-	128.323	128.323	-	122.576	122.576
9.2.Unconsolidated Associates		46.751	-	46.751	42.031	-	42.031
9.2.1.Financial Investments		45.699	-	45.699	40.965	-	40.965
9.2.2.Non-financial Investments		1.052	-	1.052	1.066	-	1.066
<b>X. INVESTMENTS IN SUBSIDIARIES (Net)</b>	(8)	-	-	-	<b>62.048</b>	-	<b>62.048</b>
10.1.Unconsolidated Financial Subsidiaries		-	-	-	62.048	-	62.048
10.2.Unconsolidated Non-financial Subsidiaries		-	-	-	-	-	-
<b>XI. JOINT VENTURES (Net)</b>	(9)	-	-	-	-	-	-
11.1.Accounted with Equity Method		-	-	-	-	-	-
11.2.Unconsolidated Joint Ventures		-	-	-	-	-	-
11.2.1.Financial Joint Ventures		-	-	-	-	-	-
11.2.2.Non-financial Joint Ventures		-	-	-	-	-	-
<b>XII. FINANCE LEASE RECEIVABLES (Net)</b>	(10)	-	-	-	-	-	-
12.1.Finance Lease Receivables		-	-	-	-	-	-
12.2.Operating Lease Receivables		-	-	-	-	-	-
12.3.Other		-	-	-	-	-	-
12.4.Unearned Income (-)		-	-	-	-	-	-
<b>XIII. DERIVATIVE FINANCIAL ASSETS FOR HEDGING PURPOSES</b>	(11)	-	-	-	-	-	-
13.1.Fair Value Risk Hedging		-	-	-	-	-	-
13.2.Cash Flow Risk Hedging		-	-	-	-	-	-
13.3.Net Abroad Investment Risk Hedging		-	-	-	-	-	-
<b>XIV. TANGIBLE ASSETS (Net)</b>	(12)	<b>1.031.543</b>	<b>66</b>	<b>1.031.609</b>	<b>891.591</b>	<b>53</b>	<b>891.644</b>
<b>XV. INTANGIBLE ASSETS (Net)</b>	(13)	<b>9.824</b>	-	<b>9.824</b>	<b>38.588</b>	-	<b>38.588</b>
15.1.Goodwill		-	-	-	-	-	-
15.2.Other		9.824	-	9.824	38.588	-	38.588
<b>XVI. INVESTMENT PROPERTIES (Net)</b>	(14)	<b>493</b>	-	<b>493</b>	-	-	-
<b>XVII. TAX ASSET</b>	(15)	<b>179.475</b>	-	<b>179.475</b>	<b>74.091</b>	-	<b>74.091</b>
17.1.Current Assets for Tax		403	-	403	-	-	-
17.2.Deferred Assets for Tax		179.072	-	179.072	74.091	-	74.091
<b>XVIII. ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)</b>	(16)	<b>139.497</b>	-	<b>139.497</b>	<b>130.416</b>	-	<b>130.416</b>
18.1.Held for Sale Purpose		139.497	-	139.497	130.416	-	130.416
18.2.Held from Discontinued Operations		-	-	-	-	-	-
<b>XIX. OTHER ASSETS</b>	(17)	<b>576.873</b>	<b>55.866</b>	<b>632.739</b>	<b>233.402</b>	<b>104.602</b>	<b>338.004</b>
<b>TOTAL ASSETS</b>		<b>42.723.566</b>	<b>14.559.752</b>	<b>57.283.318</b>	<b>37.801.793</b>	<b>13.196.085</b>	<b>50.997.878</b>

The accompanying notes form an integral part of these financial statements.

**TÜRKİYE HALK BANKASI A.Ş. CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)**

THOUSANDS OF TRY							
LIABILITIES AND EQUITY	Disc.	Reviewed			Audited		
		CURRENT PERIOD			PRIOR PERIOD		
		(30/09/2009)			(31/12/2008)		
		TRY	FC	Total	TRY	FC	Total
<b>I. DEPOSITS</b>	(1)	<b>27.468.357</b>	<b>13.434.275</b>	<b>40.902.632</b>	<b>27.033.766</b>	<b>13.237.348</b>	<b>40.271.114</b>
1.1. Deposits Held by the Risk Group of the Bank		26.654	3.112	29.766	104.334	4.294	108.628
1.2. Other		27.441.703	13.431.163	40.872.866	26.929.432	13.233.054	40.162.486
<b>II. DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING</b>	(2)	<b>-</b>	<b>54.179</b>	<b>54.179</b>	<b>-</b>	<b>22.246</b>	<b>22.246</b>
<b>III. BORROWING FUNDING LOANS</b>	(3)	<b>199.198</b>	<b>1.694.086</b>	<b>1.893.284</b>	<b>202.295</b>	<b>1.319.504</b>	<b>1.521.799</b>
<b>IV. MONEY MARKET BALANCES</b>		<b>5.218.602</b>	<b>620.157</b>	<b>5.838.759</b>	<b>1.697.826</b>	<b>692.618</b>	<b>2.390.444</b>
4.1. Interbank Money Market Takings		-	-	-	-	-	-
4.2. Istanbul Stock Exchange Takasbank Takings		-	-	-	-	-	-
4.3. Funds From Repurchase Agreements		5.218.602	620.157	5.838.759	1.697.826	692.618	2.390.444
<b>V. MARKETABLE SECURITIES ISSUED (Net)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1. Bills		-	-	-	-	-	-
5.2. Asset-backed Securities		-	-	-	-	-	-
5.3. Bonds		-	-	-	-	-	-
<b>VI. FUNDS</b>	(4)	<b>1.366.495</b>	<b>-</b>	<b>1.366.495</b>	<b>1.215.554</b>	<b>-</b>	<b>1.215.554</b>
6.1. Borrower Funds		319.564	-	319.564	188.007	-	188.007
6.2. Other		1.046.931	-	1.046.931	1.027.547	-	1.027.547
<b>VII. SUNDRY CREDITORS</b>		<b>493.135</b>	<b>16.606</b>	<b>509.741</b>	<b>425.720</b>	<b>16.332</b>	<b>442.052</b>
<b>VIII. OTHER LIABILITIES</b>	(5)	<b>222.871</b>	<b>83.481</b>	<b>306.352</b>	<b>142.946</b>	<b>56.140</b>	<b>199.086</b>
<b>IX. FACTORING PAYABLES</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>X. FINANCE LEASE PAYABLES (Net)</b>	(6)	<b>-</b>	<b>2</b>	<b>2</b>	<b>-</b>	<b>284</b>	<b>284</b>
10.1. Finance Lease Payables		-	2	2	-	284	284
10.2. Operating Lease Payables		-	-	-	-	-	-
10.3. Other		-	-	-	-	-	-
10.4. Deferred Finance Lease Expenses (-)		-	-	-	-	-	-
<b>XI. DERIVATIVE FINANCIAL LIABILITIES FOR HEDGING</b>	(7)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
11.1. Fair Value Risk Hedging		-	-	-	-	-	-
11.2. Cash Flow Risk Hedging		-	-	-	-	-	-
11.3. Net Abroad Investment Risk Hedging		-	-	-	-	-	-
<b>XII. PROVISIONS</b>	(8)	<b>784.843</b>	<b>14.119</b>	<b>798.962</b>	<b>595.771</b>	<b>12.472</b>	<b>608.243</b>
12.1. General Loan Provisions		259.281	-	259.281	225.806	-	225.806
12.2. Restructuring Provisions		-	-	-	-	-	-
12.3. Employee Benefits Provisions		264.530	-	264.530	234.893	-	234.893
12.4. Insurance Technical Reserves (Net)		127.837	-	127.837	-	-	-
12.5. Other Provisions		133.195	14.119	147.314	135.072	12.472	147.544
<b>XIII. TAX LIABILITY</b>	(9)	<b>257.342</b>	<b>2</b>	<b>257.344</b>	<b>136.244</b>	<b>2</b>	<b>136.246</b>
13.1. Current Tax Liability		257.342	2	257.344	136.244	2	136.246
13.2. Deferred Tax Liability		-	-	-	-	-	-
<b>XIV. LIABILITIES FOR ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS</b>	(10)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
14.1. Assets Held for Sale		-	-	-	-	-	-
14.2. Discontinued Operations		-	-	-	-	-	-
<b>XV. TIER -II CAPITAL</b>	(11)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XVI. SHAREHOLDERS' EQUITY</b>	(12)	<b>5.403.588</b>	<b>(48.020)</b>	<b>5.355.568</b>	<b>4.296.836</b>	<b>(106.026)</b>	<b>4.190.810</b>
16.1. Paid-in Capital		1.250.000	-	1.250.000	1.250.000	-	1.250.000
16.2. Capital Reserves		1.317.938	(48.020)	1.269.918	1.194.907	(106.026)	1.088.881
16.2.1. Share Premium		-	-	-	-	-	-
16.2.2. Share Cancellation Profits		-	-	-	-	-	-
16.2.3. Marketable Securities Revaluation Fund		112.311	(48.020)	64.291	(7.011)	(106.026)	(113.037)
16.2.4. Tangible Assets Revaluation Reserves		-	-	-	-	-	-
16.2.5. Intangible Assets Revaluation Reserves		-	-	-	-	-	-
16.2.6. Revaluation Reserves of Real Estates for Investment Purpose		-	-	-	-	-	-
16.2.7. Non-paid-up Shares of Subsidiaries, Associates and Joint Ventures		58	-	58	-	-	-
16.2.8. Hedging Funds (Effective portion)		(14.882)	-	(14.882)	(18.533)	-	(18.533)
16.2.9. Value Increase on Assets Held for Sale		-	-	-	-	-	-
16.2.10. Other Capital Reserves		1.220.451	-	1.220.451	1.220.451	-	1.220.451
16.3. Profit Reserves		1.597.249	-	1.597.249	800.590	-	800.590
16.3.1. Legal Reserves		515.312	-	515.312	434.671	-	434.671
16.3.2. Statutory Reserves		-	-	-	-	-	-
16.3.3. Extraordinary Reserves		1.048.423	-	1.048.423	333.180	-	333.180
16.3.4. Other Profit Reserves		33.514	-	33.514	32.739	-	32.739
<b>16.4. Profit/Loss</b>		<b>1.231.868</b>	<b>-</b>	<b>1.231.868</b>	<b>1.051.339</b>	<b>-</b>	<b>1.051.339</b>
16.4.1. Prior Years Income/Loss		(2.130)	-	(2.130)	35.042	-	35.042
16.4.2. Period Profit/Loss		1.233.998	-	1.233.998	1.016.297	-	1.016.297
16.5. Minority Shares		6.533	-	6.533	-	-	-
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>41.414.431</b>	<b>15.868.887</b>	<b>57.283.318</b>	<b>35.746.958</b>	<b>15.250.920</b>	<b>50.997.878</b>

The accompanying notes form an integral part of these financial statements.

**TÜRKİYE HALK BANKASI A.Ş. CONSOLIDATED OFF BALANCE SHEET ACCOUNTS**

		THOUSANDS OF TRY					
		Reviewed			Audited		
		CURRENT PERIOD			PRIOR PERIOD		
		(30/09/2009)			(31/12/2008)		
	Disc.	TRY	FC	Total	TRY	FC	Total
<b>A. OFF BALANCE SHEET CONTINGENCIES AND COMMITMENTS (I+II+III)</b>		<b>8.783.407</b>	<b>11.530.674</b>	<b>20.314.081</b>	<b>6.995.773</b>	<b>6.049.121</b>	<b>13.044.894</b>
<b>I. GUARANTEES AND SURETYSHIPS</b>	(1), (3)	<b>3.475.626</b>	<b>4.846.448</b>	<b>8.322.074</b>	<b>2.544.668</b>	<b>4.194.184</b>	<b>6.738.852</b>
1.1.Letters of Guarantee		3.442.721	2.957.271	6.399.992	2.523.556	2.329.643	4.853.199
1.1.1.Guarantees Subject to Public Procurement Law		310.311	2.294.315	2.604.626	269.849	1.719.931	1.989.780
1.1.2.Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3.Other Letters of Guarantee		3.132.410	662.956	3.795.366	2.253.707	609.712	2.863.419
1.2.Bank Loans		-	164.916	164.916	-	78.257	78.257
1.2.1.Import Acceptances		-	57.587	57.587	-	75.751	75.751
1.2.2.Other Bank Acceptances		-	107.329	107.329	-	2.506	2.506
1.3.Letters of Credit		-	1.601.386	1.601.386	-	1.780.112	1.780.112
1.3.1.Documentary Letters of Credit		-	1.601.386	1.601.386	-	1.780.112	1.780.112
1.3.2.Other Letters of Credit		-	-	-	-	-	-
1.4.Guarantied Prefinancings		-	-	-	-	-	-
1.5.Endorsements		-	-	-	-	-	-
1.5.1.Endorsements to Central Bank of Turkish Republic		-	-	-	-	-	-
1.5.2.Other Endorsements		-	-	-	-	-	-
1.6.Purchase Guarantees on Marketable Security Issuance		-	-	-	-	-	-
1.7.Factoring Guarantees		-	-	-	-	-	-
1.8.Other Guarantees		32.675	122.875	155.550	20.882	6.172	27.054
1.9.Other Suretyships		230	-	230	230	-	230
<b>II. COMMITMENTS</b>	(1), (3)	<b>4.473.071</b>	<b>1.489.308</b>	<b>5.962.379</b>	<b>3.446.566</b>	<b>596.319</b>	<b>4.042.885</b>
2.1.Irrevocable commitments		4.469.852	1.489.308	5.959.160	3.443.347	596.319	4.039.666
2.1.1.Forward Asset Purchase Commitments		51.987	1.165.597	1.217.584	30.629	596.319	626.948
2.1.2.Forward Deposit Purchase and Sale Commitments		-	-	-	-	-	-
2.1.3.Capital Commitments to Subsidiaries and Associates		4.239	-	4.239	15.741	-	15.741
2.1.4.Loan Granting Commitments		587.565	321.240	908.805	258.131	-	258.131
2.1.5.Securities Underwriting Commitments		-	-	-	-	-	-
2.1.6. Payment Commitments for Reserve Deposits		3.242	2.471	5.713	-	-	-
2.1.7.Payment Commitments for Cheques		1.259.150	-	1.259.150	1.260.306	-	1.260.306
2.1.8.Tax and Fund Liabilities from Export Commitments		11.491	-	11.491	6.739	-	6.739
2.1.9.Commitments for Credit Card Expenditure Limits		2.459.563	-	2.459.563	1.827.156	-	1.827.156
2.1.10.Commitments for Credit Cards and Banking Services Promotions		27.149	-	27.149	27.403	-	27.403
2.1.11.Receivables from Short Sale Commitments		-	-	-	-	-	-
2.1.12.Payables for Short Sale Commitments		-	-	-	-	-	-
2.1.13.Other Irrevocable Commitments		65.466	-	65.466	17.242	-	17.242
2.2.Revocable Commitments		3.219	-	3.219	3.219	-	3.219
2.2.1.Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2.Other Revocable Commitments		3.219	-	3.219	3.219	-	3.219
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>	(2)	<b>834.710</b>	<b>5.194.918</b>	<b>6.029.628</b>	<b>1.004.539</b>	<b>1.258.618</b>	<b>2.263.157</b>
3.1.Derivative Financial Instruments for Hedging		-	-	-	-	-	-
3.1.1.Fair Value Risk Hedging Transactions		-	-	-	-	-	-
3.1.2.Cash flow Risk Hedging Transactions		-	-	-	-	-	-
3.1.3.Net Abroad Investment Risk Hedging Transactions		-	-	-	-	-	-
3.2.Transactions for Trading		834.710	5.194.918	6.029.628	1.004.539	1.258.618	2.263.157
3.2.1.Forward Foreign Currency Buy/Sell Transactions		28.180	965.714	993.894	6.443	117.763	124.206
3.2.1.1.Forward Foreign Currency Transactions-Buy		11.728	484.772	496.500	2.320	59.976	62.296
3.2.1.2.Forward Foreign Currency Transactions-Sell		16.452	480.942	497.394	4.123	57.787	61.910
3.2.2.Currency and Interest Rate Swaps		608.460	3.843.832	4.452.292	800.026	915.855	1.715.881
3.2.2.1.Currency Swap-Buy		-	2.016.130	2.016.130	-	677.997	677.997
3.2.2.2.Currency Swap-Sell		414.320	1.622.602	2.036.922	605.886	27.858	633.744
3.2.2.3.Interest Rate Swap-Buy		-	205.100	205.100	-	210.000	210.000
3.2.2.4.Interest Rate Swap-Sell		194.140	-	194.140	194.140	-	194.140
3.2.3.Currency, Interest Rate and Marketable Securities Options		-	-	-	-	-	-
3.2.3.1.Currency Call Options		-	-	-	-	-	-
3.2.3.2.Currency Put Options		-	-	-	-	-	-
3.2.3.3.Interest Rate Call Options		-	-	-	-	-	-
3.2.3.4.Interest Rate Put Options		-	-	-	-	-	-
3.2.3.5.Marketable Securities Call Options		-	-	-	-	-	-
3.2.3.6.Marketable Securities Put Options		-	-	-	-	-	-
3.2.4.Currency Futures		-	-	-	-	-	-
3.2.4.1.Currency Futures-Buy		-	-	-	-	-	-
3.2.4.2.Currency Futures-Sell		-	-	-	-	-	-
3.2.5.Interest Rate Buy/Sell Futures		-	-	-	-	-	-
3.2.5.1.Interest Rate Futures-Buy		-	-	-	-	-	-
3.2.5.2.Interest Rate Futures-Sell		-	-	-	-	-	-
3.2.6.Other		198.070	385.372	583.442	198.070	225.000	423.070
<b>B. CUSTODY AND PLEDGED ASSETS (IV+V+VI)</b>		<b>224.129.899</b>	<b>86.482.832</b>	<b>310.612.731</b>	<b>146.979.141</b>	<b>60.125.803</b>	<b>207.104.944</b>
<b>IV. CUSTODIES</b>		<b>50.998.848</b>	<b>5.410.630</b>	<b>56.409.478</b>	<b>39.457.259</b>	<b>3.379.653</b>	<b>42.836.912</b>
4.1.Assets Under Management		-	-	-	-	-	-
4.2.Custody Marketable Securities		26.622.222	227.602	26.849.824	23.151.155	231.338	23.382.493
4.3.Cheques in Collection Process		2.708.207	1.520.701	4.228.908	2.603.753	134.633	2.738.386
4.4.Commercial Notes in Collection Process		7.263.538	180.655	7.444.193	343.990	145.031	489.021
4.5.Other Assets in Collection Process		679	-	679	511	-	511
4.6.Underwritten Securities		672	-	672	250	-	250
4.7.Other Custodies		4.070	7.993	12.063	6.305	8.260	14.565
4.8.Custodians		14.399.460	3.473.679	17.873.139	13.351.295	2.860.391	16.211.686
<b>V. PLEDGED ASSETS</b>		<b>173.131.051</b>	<b>81.072.202</b>	<b>254.203.253</b>	<b>107.521.882</b>	<b>56.746.150</b>	<b>164.268.032</b>
5.1.Marketable Securities		109.337	207.535	316.872	113.220	192.812	306.032
5.2.Collateral Notes		2.736.605	168.227	2.904.832	3.238.269	340.310	3.578.579
5.3.Commodity		25.830	-	25.830	53.947	-	53.947
5.4.Warranty		-	-	-	-	-	-
5.5.Land and Buildings		35.451.453	11.355.821	46.807.274	28.979.863	7.365.531	36.345.394
5.6.Other Pledged Assets		132.768.705	68.605.817	201.374.522	73.643.031	47.941.989	121.585.020
5.7.Pledges		2.039.121	734.802	2.773.923	1.493.552	905.508	2.399.060
<b>VI. ACCEPTED BILL GUARANTEES AND SURETIES</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL OFF BALANCE SHEET ACCOUNTS (A+B)</b>		<b>232.913.306</b>	<b>98.013.506</b>	<b>330.926.812</b>	<b>153.974.914</b>	<b>66.174.924</b>	<b>220.149.838</b>

**TÜRKİYE HALK BANKASI A.Ş. CONSOLIDATED STATEMENT OF INCOME**

		THOUSANDS OF TRY			
		Reviewed	Reviewed	Reviewed	Reviewed
		CURRENT PERIOD	PRIOR PERIOD	CURRENT PERIOD	PRIOR PERIOD
		(01/01/2009-30/09/2009)	(01/01/2008-30/09/2008)	(01/07/2009-30/09/2009)	(01/07/2008-30/09/2008)
INCOME AND EXPENSES	Disc.				
<b>I. INTEREST INCOME</b>	(1)	<b>5.200.302</b>	<b>4.862.940</b>	<b>1.667.907</b>	<b>1.739.474</b>
1.1. Interest on loans	(1a)	3.190.990	2.672.839	1.053.540	964.539
1.2. Interest received from reserve deposits		264	10.312	39	3.283
1.3. Interest received from banks	(1b)	105.946	154.869	27.901	53.738
1.4. Interest received from money market placements		1.107	8.178	94	34
1.5. Interest income on marketable securities	(1c)	1.886.644	2.010.490	581.715	715.419
1.5.1. Financial assets held for trading		3.264	50.363	920	22.851
1.5.2. Financial assets at fair value through profit and loss		-	-	-	-
1.5.3. Financial assets available-for-sale		418.296	1.086.640	146.921	398.166
1.5.4. Investments held-to-maturity		1.465.084	873.487	433.874	294.402
1.6. Finance lease income		-	-	-	-
1.7. Other interest income		15.351	6.252	4.618	2.461
<b>II. INTEREST EXPENSE</b>	(2)	<b>2.953.230</b>	<b>3.281.032</b>	<b>878.703</b>	<b>1.214.089</b>
2.1. Interest on deposits	(2d)	2.605.029	3.069.506	744.257	1.127.435
2.2. Interest on borrowings	(2a)	59.299	49.454	17.185	8.172
2.3. Interest on money market borrowings		239.878	135.944	100.486	69.447
2.4. Interest on marketable securities issued		-	-	-	-
2.5. Other interest expense		49.024	26.128	16.775	9.035
<b>III. NET INTEREST INCOME (I - II)</b>		<b>2.247.072</b>	<b>1.581.908</b>	<b>789.204</b>	<b>525.385</b>
<b>IV. NET FEES AND COMMISSIONS INCOME</b>		<b>327.439</b>	<b>281.303</b>	<b>111.271</b>	<b>100.210</b>
4.1. Fees and commissions income		383.342	329.642	135.990	118.514
4.1.1. Non-Cash Loans		44.624	28.355	16.834	9.892
4.1.2. Other		338.718	301.287	119.156	108.622
4.2. Fees and commissions expenses		55.903	48.339	24.719	18.304
4.2.1. Non-Cash Loans		2	1	1	-
4.2.2. Other		55.901	48.338	24.718	18.304
<b>V. DIVIDEND INCOME</b>	(3)	<b>6.574</b>	<b>21.969</b>	<b>63</b>	<b>7.090</b>
<b>VI. NET TRADING PROFIT</b>	(4)	<b>33.490</b>	<b>(100.651)</b>	<b>27.812</b>	<b>(25.054)</b>
6.1. Profit/Loss from Capital Market operations		114.552	6.905	56.606	6.269
6.2. Profit/Loss from Financial Derivative Transactions		(11.601)	16.987	(9.132)	25.271
6.3. Foreign exchange gains/losses		(69.461)	(124.543)	(19.662)	(56.594)
<b>VII. OTHER OPERATING INCOME</b>	(5)	<b>313.484</b>	<b>320.198</b>	<b>84.128</b>	<b>60.517</b>
<b>VIII. TOTAL OPERATING INCOME (III+IV+V+VI+VII)</b>		<b>2.928.059</b>	<b>2.104.727</b>	<b>1.012.478</b>	<b>668.148</b>
<b>IX. LOANS AND OTHER RECEIVABLES IMPAIRMENT LOSS PROVISIONS (-)</b>	(6)	<b>447.067</b>	<b>239.751</b>	<b>154.159</b>	<b>67.794</b>
<b>X. OTHER OPERATING EXPENSES(-)</b>	(7)	<b>959.588</b>	<b>723.493</b>	<b>337.351</b>	<b>263.886</b>
<b>XI. NET OPERATING INCOME/(LOSS) (VIII-IX-X)</b>		<b>1.521.404</b>	<b>1.141.483</b>	<b>520.968</b>	<b>336.468</b>
<b>XII. AMOUNT RECORDED IN EXCESS AS GAIN AFTER MERGER</b>		-	-	-	-
<b>XIII. SHARE OF PROFIT/(LOSS) FROM ASSOCIATES</b>		<b>3.157</b>	<b>7.304</b>	<b>1.782</b>	<b>2.861</b>
<b>XIV. GAIN / (LOSS) ON NET MONETARY POSITION</b>		-	-	-	-
<b>XV. INCOME/(LOSS) BEFORE TAXES (XI+XII+XIII+XIV)</b>	(8)	<b>1.524.561</b>	<b>1.148.787</b>	<b>522.750</b>	<b>339.329</b>
<b>XVI. TAX INCOME PROVISION (±)</b>	(9)	<b>(289.975)</b>	<b>(237.768)</b>	<b>(88.486)</b>	<b>(68.290)</b>
16.1. Current tax provision		(421.789)	(223.633)	(171.556)	(97.694)
16.2. Deferred tax provision		131.814	(14.135)	83.070	29.404
<b>XVII. NET OPERATING INCOME AFTER TAX (XV±XVI)</b>	(10)	<b>1.234.586</b>	<b>911.019</b>	<b>434.264</b>	<b>271.039</b>
<b>XVIII. INCOME FROM DISCONTINUED OPERATIONS</b>		-	-	-	-
18.1. Income from assets held for sale		-	-	-	-
18.2. Profit from sale of associates, subsidiaries and joint ventures (business partners)		-	-	-	-
18.3. Other income from discontinued operations		-	-	-	-
<b>XIX. EXPENSES FROM DISCONTINUED OPERATIONS (-)</b>		-	-	-	-
19.1. Expense from assets held for sale		-	-	-	-
19.2. Losses from sale of associates, subsidiaries and joint ventures (business partners)		-	-	-	-
19.3. Other expenses from discontinued operations		-	-	-	-
<b>XX. INCOME/EXPENSE BEFORE TAXES FROM DISCONTINUED OPERATIONS (XVIII-XIX)</b>		-	-	-	-
<b>XXI. PROVISION FOR TAXES ON INCOME FROM DISCONTINUED OPERATIONS (±)</b>		-	-	-	-
21.1. Current tax provision		-	-	-	-
21.2. Deferred tax provision		-	-	-	-
<b>XXII. NET PROFIT/LOSSES FROM DISCONTINUED OPERATIONS (XX±XXI)</b>		-	-	-	-
<b>XXIII. NET PROFIT/(LOSS) (XVII+XXII)</b>	(11)	<b>1.234.586</b>	<b>911.019</b>	<b>434.264</b>	<b>271.039</b>
23.1. Group's profit/loss		1.233.998	911.019	433.770	271.039
23.2. Minority shares profit/loss		588	-	494	-
Earnings/Losses per share		0,99	0,73	0,35	0,22

The accompanying notes form an integral part of these financial statements.

TÜRKİYE HALK BANKASI A.Ş. STATEMENT OF CONSOLIDATED PROFIT AND LOSS ACCOUNTED FOR UNDER EQUITY		
	THOUSANDS OF TRY	
	CURRENT PERIOD	PRIOR PERIOD
	Reviewed	Reviewed
STATEMENT OF PROFIT AND LOSS ACCOUNTED FOR UNDER EQUITY	(01/01/2009-30/09/2009)	(01/01/2008-30/09/2008)
I. Additions to marketable securities revaluation differences for available for sale financial assets	301.574	(97.400)
II. Tangible assets revaluation differences	-	-
III. Intangible assets revaluation differences	-	-
IV. Foreign exchange differences for foreign currency transactions	775	-
V. Profit/Loss from derivative financial instruments for cash flow hedge purposes (Effective portion of fair value differences)	-	-
VI. Profit/Loss from derivative financial instruments for hedge of net investment in foreign operations (Effective portion of fair value differences)	4.564	(5.746)
VII. The effect of corrections of errors and changes in accounting policies	-	-
VIII. Other profit loss items accounted under equity due to TAS	-	-
IX. Deferred tax of valuation differences	(35.167)	11.430
X. Total Net Profit/Loss accounted under equity (I+II+...+IX)	<b>271.746</b>	<b>(91.716)</b>
<b>XI. Profit/Loss</b>	<b>(89.992)</b>	<b>(8.000)</b>
11.1. Change in fair value of marketable securities (Transfer to Profit/Loss)	(56.519)	(8.000)
11.2. Reclassification and transfer of derivatives accounted for cash flow hedge purposes to Income Statement	-	-
11.3. Transfer of hedge of net investments in foreign operations to Income Statement	-	-
11.4. Other	(33.473)	-
XII. Total Profit/Loss accounted for the period (X±XI)	<b>181.754</b>	<b>(99.716)</b>

İlişkitedeki açıklama ve dipnotlar bu finansal tabloların tamamlayıcı parçalarıdır.

TÜRKİYE HALK BANKASI A.Ş. CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

THOUSANDS OF TRY  
Reviewed

CHANGES IN SHARE HOLDERS' EQUITY	Disc.	THOUSANDS OF TRY																		
		Paid-in Capital	Effect of Inflation Adjustments on Paid in Capital	Share Premium	Share Cancellation Profits	Legal Reserves	Statutory Reserves	Extraordinary Reserves	Other Profit Reserves	Period Profit/Loss	Prior Years Income/Loss	Marketable Securities Revaluation Fund	Revaluation Reserves of Real Estates for Investment Purpose	Non-paid-up Shares of Subsidiaries, Associates and Joint Ventures	Hedging Funds (Effective Portion)	Value increase in assets held for sale purposes / discontinued operations	Total equity excluding minority shares	Minority Shares	Total Equity	
<b>PRIOR PERIOD</b> (01/01/2008 - 30/09/2008)																				
I. Balance at end of prior period		1.250.000	1.220.451	-	-	297.633	-	159.859	10.007	1.132.620	123.715	45.233	-	-	-	-	4.239.518	-	4.239.518	
II. Corrections according to TAS 9		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.1. The effect of corrections of errors		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.2. The effects of changes in accounting policy.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
III. New Balance (I + II)		1.250.000	1.220.451	-	-	297.633	-	159.859	10.007	1.132.620	123.715	45.233	-	-	-	-	4.239.518	-	4.239.518	
Changes within the period		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IV. Increase/Decrease related to merger		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
V. Marketable securities available for sale		-	-	-	-	-	-	-	-	-	-	(93.970)	-	-	-	-	(93.970)	-	(93.970)	
VI. Hedging Transactions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6.1. Cash-flow hedge		-	-	-	-	-	-	-	-	-	(19.193)	-	-	-	(5.746)	-	(24.939)	-	(24.939)	
6.2. Hedges from inv. made in foreign countries		-	-	-	-	-	-	-	-	-	(19.193)	-	-	(5.746)	-	(24.939)	-	(24.939)	-	
VII. Revaluation differences of tangible assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VIII. Revaluation differences of intangible assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IX. Free shares from investment and associates, subsidiaries and joint ventures (business partners)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
X. Foreign exchange differences		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XI. Changes after disposal of securities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XII. Changes after reclassification of securities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XIII. Effect of changes in shareholders equity of investments and associates to bank's shareholders equity		-	-	-	-	-	-	-	22.027	-	-	-	-	-	-	-	22.027	-	22.027	
XIV. Increase in capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14.1. Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14.2. From internal resources		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XV. Issuance of share certificates at the end of the period		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XVI. Share cancellation profits		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XVII. Adjustment to paid-in capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XVIII. Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XIX. Net profit or losses		-	-	-	-	-	-	-	-	911.019	-	-	-	-	-	-	911.019	-	911.019	
XX. Profit distribution		-	-	-	-	137.038	-	173.321	-	(1.132.620)	(53.519)	-	-	-	-	-	(875.780)	-	(875.780)	
20.1. Dividends distributed		-	-	-	-	-	-	-	-	-	(875.780)	-	-	-	-	-	(875.780)	-	(875.780)	
20.2. Transfers to legal reserves		-	-	-	-	137.038	-	173.321	-	-	(310.359)	-	-	-	-	-	-	-	-	
20.3. Other		-	-	-	-	-	-	-	-	(1.132.620)	1.132.620	-	-	-	-	-	-	-	-	
Closing Balance (III+IV+V+...+XVIII-XIX+XX)		1.250.000	1.220.451	-	-	434.671	-	333.180	32.034	911.019	51.003	(48.737)	-	-	(5.746)	-	4.177.875	-	4.177.875	
<b>CURRENT PERIOD</b> (01/01/2009 - 30/09/2009)																				
I. Balance at the end of the prior period		1.250.000	1.220.451	-	-	434.671	-	333.180	32.739	1.016.297	35.042	(113.037)	-	(18.533)	-	-	4.190.810	-	4.190.810	
Changes within the period		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
II. Increase or decrease generated by merger (*)		-	-	-	-	7.544	-	13.573	-	29.409	(9.875)	1.635	-	-	-	-	42.286	6.610	48.896	
III. Valuation changes in marketable securities		-	-	-	-	-	-	-	-	-	-	175.693	-	-	-	-	175.693	-	175.693	
IV. Hedging Funds		-	-	-	-	-	-	-	633	-	(16.657)	-	-	3.651	-	-	(12.373)	-	(12.373)	
4.1. Cash flow hedge		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4.2. Hedges for investments made in foreign countries		-	-	-	-	-	-	-	633	-	(16.657)	-	-	3.651	-	-	(12.373)	-	(12.373)	
V. Revaluation changes of property and equipment		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VI. Revaluation changes of intangible assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VII. Free shares from investment and associates, subsidiaries and joint ventures (business partners)		-	-	-	-	-	-	-	-	-	-	-	-	58	-	-	58	-	58	
VIII. Foreign exchange differences		-	-	-	-	-	-	-	142	-	-	-	-	-	-	-	142	-	142	
IX. Changes after disposal of securities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
X. Changes after reclassification of securities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XI. Effect of changes in shareholders equity of investments and associates to bank's shareholders equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(665)	(665)	
XII. Increase in capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12.1. Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12.2. From internal resources		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XIII. Issuance of share certificates at the end of the period		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XIV. Share cancellation profits		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XV. Adjustment to paid-in capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XVI. Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XVII. Net profit or losses		-	-	-	-	-	-	-	-	1.233.998	-	-	-	-	-	-	1.233.998	588	1.234.586	
XVIII. Profit distribution		-	-	-	-	73.097	-	701.670	-	(1.045.706)	(10.640)	-	-	-	-	-	(281.579)	-	(281.579)	
18.1. Dividends distributed		-	-	-	-	-	-	-	-	-	(281.579)	-	-	-	-	-	(281.579)	-	(281.579)	
18.2. Transfers to legal reserves		-	-	-	-	73.097	-	701.670	-	-	(774.767)	-	-	-	-	-	-	-	-	
18.3. Other		-	-	-	-	-	-	-	-	(1.045.706)	1.045.706	-	-	-	-	-	-	-	-	
Closing balances (I+II+III+...+XVI-XVII-XVIII)		1.250.000	1.220.451	-	-	515.512	-	1.048.423	33.514	1.233.998	(2.130)	64.291	-	58	(14.882)	-	5.349.035	6.533	5.355.568	

(\*) The opening balance of share capital raised from the subsidiaries of the Parent Bank; Birlik Sigorta A.Ş., Birlik Hayat Sigorta A.Ş., Halk Yatırım Menkul Değerler A.Ş., which were included in the scope of consolidation firstly at year 2009.

**TÜRKİYE HALK BANKASI A.Ş. CONSOLIDATED STATEMENT OF CASH FLOWS**

	Disc.	THOUSANDS OF TRY	
		Reviewed	Reviewed
		CURRENT PERIOD	PRIOR PERIOD
		(01/01/2009 - 30/09/2009)	( 01/01/2008 - 30/09/2008)
<b>A. CASH FLOWS FROM BANKING OPERATIONS</b>			
<b>1.1. Operating profit before changes in operating assets and liabilities (+)</b>		<b>2.028.344</b>	<b>854.578</b>
1.1.1. Interest received (+)		5.513.975	4.626.026
1.1.2. Interest paid (-)		(3.107.258)	(3.201.738)
1.1.3. Dividend received (+)		2.609	28.355
1.1.4. Fees and commissions received (+)		368.028	329.642
1.1.5. Other income (+)		178.956	120.619
1.1.6. Collections from previously written off loans (+)		258.159	195.285
1.1.7. Cash payments to personnel and service suppliers (-)		(471.560)	(406.167)
1.1.8. Taxes paid (-)		(353.687)	(207.465)
1.1.9. Other (+/-)		(360.878)	(629.979)
<b>1.2. Assets and Liabilities Subject to Banking Operations</b>		<b>(502.309)</b>	<b>1.189.116</b>
1.2.1. Net (Increase) decrease in financial assets held for sale (+/-)		20.567	593
1.2.2. Net (Increase) decrease in financial assets at fair value through profit or loss (+/-)		-	-
1.2.3. Net (Increase) decrease in due from banks and other financial institutions (+/-)		-	50.000
1.2.4. Net (increase) decrease in loans (+/-)		(5.100.698)	(6.232.066)
1.2.5. Net (increase) decrease in other assets (+/-)		(225.769)	56.129
1.2.6. Net increase (decrease) in bank deposits (+/-)		1.188.210	2.086.866
1.2.7. Net increase (decrease) in other deposits (+/-)		(401.128)	5.073.157
1.2.8. Net increase (decrease) in loans borrowed (+/-)		378.513	258.251
1.2.9. Net increase (decrease) in matured payables (+/-)		-	-
1.2.10. Net increase (decrease) in other liabilities (+/-)		3.637.996	(103.814)
<b>I. Net cash provided from banking operations (+/-)</b>		<b>1.526.035</b>	<b>2.043.694</b>
<b>B. CASH FLOWS FROM INVESTMENT ACTIVITIES</b>			
<b>II. Net cash provided from investing activities (+/-)</b>		<b>(2.108.009)</b>	<b>(2.435.659)</b>
2.1. Cash paid for purchase of joint ventures, associates and subsidiaries(-)		-	(6.942)
2.2. Cash obtained from sale of entities joint ventures, associates and subsidiaries (+)		-	(147)
2.3. Fixed assets purchases (-)		(91.535)	(380.033)
2.4. Fixed assets sales (+)		66.550	117.596
2.5. Cash paid for purchase of financial assets available for sale (-)		(473.637)	(2.685.170)
2.6. Cash obtained from sale of financial assets available for sale (+)		-	-
2.7. Cash paid for purchase of investment securities (-)		(3.258.847)	-
2.8. Cash obtained from sale of investment securities (+)		1.649.460	519.037
2.9. Other (+/-)		-	-
<b>C. CASH FLOWS FROM FINANCING ACTIVITIES</b>			
<b>III. Net cash provided from financing activities (+/-)</b>		<b>(281.861)</b>	<b>(880.557)</b>
3.1. Cash obtained from loans borrowed and securities issued (+)		-	-
3.2. Cash used for repayment of loans borrowed and securities issued (-)		-	-
3.3. Marketable securities issued (+)		-	-
3.4. Dividends paid (-)		(281.579)	(875.780)
3.5. Payments for finance leases (-)		(282)	(4.777)
3.6. Other (+/-)		-	-
IV. Effect of change in foreign exchange rate on cash and cash equivalents (+/-)		(64.758)	119.730
<b>V. Net increase / (decrease) in cash and cash equivalents (I+II+III+IV)</b>		<b>(928.593)</b>	<b>(1.152.792)</b>
VI. Cash and cash equivalents at beginning of the period (+)	(2)	5.077.497	4.586.584
<b>VII. Cash and cash equivalents at end of the period (V+VI)</b>	(2)	<b>4.148.904</b>	<b>3.433.792</b>

The accompanying notes form an integral part of these financial statements.